

CLAIMS

1. A method for secure credit card transactions between a holder and a merchant, particularly via
5 a telecommunication network, by entering in an order form supplied by the merchant, during the payment phase of the transaction, temporary information consistent with the bank information from the card of the holder, this temporary
10 information then being collected by an authorization center for the transaction in order to make a relational connection with the real bank information from the card of the holder for the acknowledgement of the order by the holder for the
15 benefit of the merchant, characterized in that it comprises the steps in which:
 - the holder signifies to a third party his intention to enter into contact with the merchant before entering into contact with the
20 merchant over the telecommunication network;
 - the holder enters into contact with the merchant through the third party;
 - the third party establishes a link between itself and the holder and between itself and the
25 merchant;
 - the third party manages the formation of temporary information, the entry of this information in the order form and the relational connection of the temporary information with the
30 real bank information from the credit card of the holder to check the various authorizations with the banks for the acknowledgement of the order.
- 35 2. The method as claimed in claim 1, characterized in that the third party modifies the Internet addresses of the site of the merchant to constrain the browser of the holder to systematically

transmit to it all the information from the holder to the merchant.

- 5 3. The method as claimed in claim 1, characterized in that the third party modifies the Internet addresses of the site of the merchant to constrain the server of the merchant to systematically transmit to it all the information from the merchant to the holder.
- 10 4. The method as claimed in claim 1, characterized in that, if the holder has previously registered with the third party, he may choose not to indicate the bank information concerning him in the reserved domain of the order form of the transaction, and consequently not to complete said domain other than by an identifier with the third party, the portion requiring bank information being completed by the third party with temporary and coherent information, only this temporary information being sent to the merchant.
- 15 5. The method as claimed in claim 1, characterized in that a procedure of verifying the intention of the holder to carry out the transaction is triggered.
- 20 6. The method as claimed in claim 1, characterized in that, if the holder has not registered with the third party, he enters the bank information from his credit card in the order form supplied by the merchant via the third party, the third party then managing the completion of the order form which will be sent to the merchant with temporary information.
- 25 7. A system for secure credit card transactions between a holder and a merchant, particularly via a telecommunication network, comprising means
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forming a third party connected via the network between the holder and the merchant, the third party comprising means for simultaneously establishing a link between itself and the holder, and between itself and the merchant, the third party also comprising means for forming temporary information consistent with the bank information from the card of the holder, the system comprising means forming a center for authorizing the transaction and suitable for collecting this temporary information in order to place it in a relational connection with the real bank information from the card of the holder for the acknowledgement of the order by the holder to the benefit of the merchant, characterized in that it comprises means suitable for allowing the holder to signify to the third party his intention to enter into contact with the merchant before entering into contact with the merchant over the telecommunication network, the third party comprising means suitable for entering in the order form the temporary information consistent with the bank information from the card of the holder.

8. The system as claimed in claim 7, characterized in that it also comprises means for intercepting and controlling all the information transmitted by the holder to the merchant.

9. The system as claimed in claim 7, characterized in that the third party comprises means suitable for modifying the Internet addresses of the site of the merchant and suitable for constraining the browser of the holder to systematically transmit to it all the information from the holder to the merchant.

10. The system as claimed in claim 7, characterized in that the third party comprises means suitable for modifying the Internet addresses of the site of the merchant and suitable for constraining the server of the merchant to systematically transmit to it all the information from the merchant to the holder.
11. The system as claimed in claim 7, characterized in that it comprises:
- means forming a bank authorization center connected to the third party and collecting the bank authorization request that comes from the merchant or from his bank and that contains the temporary information;
 - means suitable for carrying out a conversion making a relational connection of the temporary information with the real bank information;
 - means suitable for sending the real bank information of the holder to the bank authorization center of the holder;
 - means suitable for retrieving the response from the bank authorization center of the holder containing the real bank information;
 - means suitable for carrying out a conversion in order to remake a relational connection of the real bank information with the temporary information;
 - means suitable for returning to the merchant or to the authorization center of his bank the response from the bank authorization center of the holder containing the temporary information.
12. The system as claimed in claim 11, characterized in that the means forming the authorization center of the holder also comprise a Bank Client Profile module suitable for receiving, via a secure link, the bank authorization requests originating from

the authorization center connected to the third party, this module being suitable for being configured by the authorization request center connected to the third party so that it gives to the authorization center of the holder information for the release, transaction by transaction, of an interdiction to acknowledge the transactions made by the holder via the telecommunication network.

10 13. The system as claimed in claim 7, characterized in that it comprises a center for collecting the transactions of the merchant, said collection center comprising means suitable for periodically sending all the transactions made between said
15 merchant and holders via the third party to a collection center linked to the third party, the means of the third party being suitable for again converting the temporary information into the real bank information of the various holders, the
20 collection center linked to the third party comprising means suitable for redistributing the transactions to the various collection centers of the banks of the holders.

25 14. A third party for securing credit card transactions between a holder and a merchant, particularly via a telecommunication network, suitable for being connected via the network between the holder and the merchant, the third
30 party comprising means for simultaneously establishing a link between itself and the holder, and between itself and the merchant, the third party also comprising means for forming temporary information consistent with the bank information
35 from the card of the holder, characterized in that it comprises means suitable for receiving an information item from the holder to signify to the third party his intention to enter into contact

with the merchant, before entering into contact
with the merchant over the telecommunication
network, the third party also comprising means
suitable for entering in the order form the
5 temporary information consistent with the bank
information from the card of the holder.

15. A "computer program" product recorded on a medium
that can be used in a computer of a third party
10 for securing credit card transactions between a
holder and a merchant, particularly via a
telecommunication network, the third party being
capable of being connected via the network between
the holder and the merchant, the product
15 comprising programming means that can be read by
the third party to simultaneously establish a link
between the third party and the holder, and
between the third party and the merchant, the
product also comprising programming means that can
20 be read by the third party to form temporary
information consistent with the bank information
from the card of the holder, characterized in that
it comprises programming means that can be read by
the third party for receiving an item of
25 information from the holder to signify to the
third party his intention to enter into contact
with the merchant, before entering into contact
with the merchant over the telecommunication
network, the medium also comprising programming
30 means that can be read by the third party for
entering in the order form the temporary
information consistent with the bank information
from the card of the holder.